

HANCOCK COUNTY BANK

BAY ST. LOUIS, MISSISSIPPI.

Resources Over One Million Dollars
NO ACCOUNT TOO SMALL FOR US TO SERVE

- ¶ We are just closing another successful year.
- ¶ Our business has grown and prospered.
- ¶ We are very appreciative of your interest and helpfulness and will welcome every opportunity of serving you during the coming year.
- ¶ We are pleased to announce that we have opened a TEN (10) CENT, savings account feature in our savings department.
- ¶ Saving deposits of TEN (10) CENTS or more will be accepted at our bank from all men, women and children. A deposit of 10c or more from time to time, with interest at FOUR (4) PER CENT will show marvelous results in a short time.
- ¶ The TEN (10) CENTS SAVINGS PLAN is a new feature in this part of the country, however, it has been successfully carried out in other sections, and we firmly believe it is a great step forward in the way of encouraging thrift, economy and frugality.
- ¶ Our ripened experience, intelligent service and mature judgment, lead us to think that the 10c Savings will be a wonderful help to our friends and the general public.
- ¶ Our Bank was built on the principles of honor and service. It continues by the confidence of a great community.
- ¶ In the past twelve months our resources have increased from over \$818,000.00 to over \$1,208,000.00 a gain of over \$380,000.00.

An Institution is, after all but the measure of the men behind it, therefore, we print with pride our directorate:

HORATIO S. WESTON	DR. A. R. ROBERTSON
JOSEPH F. CAZENEUVE	CARL MARSHALL
R. C. ENGMAN	JOHN H. LANG
E. VAN WHITFIED	ELMER NORTHROP
CARTWRIGHT EUSTIS	ERNEST J. LEONHARD
LEO W. SEAL	

The Officers and Directors of this Institution extend to you a Merry Christmas and sincerely hope that you may enjoy a most Prosperous New Year in 1921.

10



3

3

ok

100

R
series
Miss.

n,
UIS, MI

Y M C A F E

that
d in co
AVRE
Prote

2.

.....

1

100

100

10

Sea Coast Echo.

CHAS. C. MORLAU, Editor and Proprietor.
MERRY CHRISTMAS.

We desire to take this occasion to thank most heartily all patrons of our establishment for their liberal support during the past 12 months. Some of our friends and patrons have had some trials and reverses; but are standing like men with faces turned toward a brighter day while others have prospered exceedingly well. To all we extend the hand of fellowship both in the adversity and prosperity that has come like the rain to the just and unjust.

The spirit of a year new-born fills the air with good cheer. It sweeps the cobwebs from ambitious store-rooms. We extend our best wishes for a Christmas of joy and a New Year made happy by the realization of their brightest hopes.

CITY ECHOES.

—Mr. C. Blaise is spending Christmas in the city.
—Mrs. Rosa Martin left Thursday to spend the holidays in New Orleans.
—Mr. Geo. S. Horton is under the parental roof for the holidays.
—Miss May Toulmin is home from Slidell, La., for the holidays.
—Dr. and Mrs. A. P. Smith were New Orleans visitors recently.
—Mrs. R. de Montigny is home from a short stay in New Orleans.
—The Saint Stanislaus College boys left Wednesday for their respective homes to spend the holidays.
—Mrs. C. C. McDonald is spending the holidays with her relatives in Memphis, Tenn.
—Mr. Edwin Briggs is at home from Pharr, Texas to spend Christmas and New Year's with his parents.
—Miss Cecil Bordelon is at New Orleans for the holidays. She left on Wednesday.
—Dr. and Mrs. J. A. Evans have as their guest this week, Miss Johnnie Evans.
—Mrs. W. J. Harrison is spending Christmas at Crowley, La., with her sister, Mrs. Fremoux.
—Miss Lillian Ames has returned from a short stay to the Crescent city.
—Mrs. Pem Davis entertained at cards at her home on Carroll avenue on Wednesday.
—Miss Kathryn Enghardt, of Ocean Springs, was among the visitors to Bay St. Louis Tuesday.
—Mr. and Mrs. C. W. H. and two young sons, Lee and Pat, have gone to New Orleans to spend the holidays.
—Miss Amelia Lucas is at home for the holidays with her parents from St. Mary's Dominican College, New Orleans.
—St. Stanislaus College closed on Tuesday afternoon for the holidays, resuming usual studies on January 4th.
—John McDonald, the bright son of Col. and Mrs. U. A. McDonald is at home from Belknap, Tenn., for the holidays.
—Mr. J. A. Evans left Tuesday morning for Dresden, Tenn., to be absent for sometime on a visit to the home of his parents.
—Mr. Claud Turnbull of New York has recently purchased a home on Leonhardt avenue, and will reside here only through the winter months and will have extensive improvements on the property purchased in a few days.
—Our genial and whole-souled Mayor, R. W. Webb played Santa Claus to the 88 youngsters who attend the R. W. Webb School and presented them with nice bags of "candy goodies" which is so dear to the hearts of children at Christmas time.

BROTHER STEPHEN HONORED.

The following program was rendered last Thursday afternoon to the friends and relatives of the students of St. Stanislaus College in honor of Rev. Brother Stephen: 1. Address to Brother Stephen—Master Joseph Blaise. 2. Adeste Fideles—Chorus. 3. Psalm of Life—John Kachler. 4. Bernardo del Carpio—Paul Favre. 5. Venite Venite in Bethlehem—Chorus. 6. "Curfew Shall Not Ring"—John Dambrino. 7. Chorus—Man—By Class. 8. Distribution of Gifts—By Brother Stephen.

BIRTH REGISTRATION.

The law of the State requires that all births shall be reported through the local registrar to the State Board of Health. There is some person in each community or voting precinct designated by law to make reports of births. It is the duty of the person so designated to see that the birth of a child is properly reported and recorded. It is the duty of the child that this report be made, apart from the fact that it is a State law.

KILN SCHOOL EXERCISES.

The school at Edward Hines camp near here, closed on the 22nd with an elaborate program rendered by the pupils of the school. Miss Allen and her two able assistants, Misses Dubose and Lillias, deserve much credit for the way the children carried out their parts in the program. After the exercises a Christmas tree laden with boys and other gifts were distributed to the children of the school and community and all went away feeling that they had enjoyed one of the best times of their lives.

NOTICE.

We are requested to announce to the patrons of Dr. J. H. Spence that his dental office will be closed from Friday, December 24th until Wednesday, January 6th, 1921.

FOR SALE.

Ford automobile in good order for \$250. For particulars apply at The Echo office.

ST. JOSEPH'S ACADEMY.

St. Joseph's Academy, located at the corner of St. Louis and St. Charles streets, is now open for the reception of students.

CREATING SCHOOLS AND SAVING COMPULSION.

State Superintendent of Education, Hannock County, Arkansas.
Prof. W. F. Bond, State Superintendent of Education, Hannock County, Arkansas.
More Children in School Means Less Legislative Waste.

Prof. W. F. Bond, state superintendent of education, has been gathering data from all of the counties of the state to determine approximately the increase in school attendance on account of the passage of the compulsory school law by the last legislature. Mr. Bond estimates that there are 30,000 more children in the rural district schools and who were sent there under this law, than there were under the law of 1917. Union county, one of the largest in the state, shows an increase of approximately 1,200 more children, and other counties are close second. Mr. Bond says that in several counties in the state the law is the cause of bringing more than 1,000 children seven years of age, and over, who had never been to a school before. Strange to say, there has hardly been any difficulty experienced in the enforcement of the law as people generally realize that the law was passed wholly and solely in the interest of the children of the state. He includes reports from two or three counties, showing the increase in different schools. At New Hope, the largest school in one of these counties, he found 10 pupils present last year with four teachers and inquiring if they could run on with four or would have to quit. Now they are averaging 100 with six teachers. It took 22 additional teachers to take care of the increase in attendance in this one county, and the superintendent says that with this increase it is feared the schools will not be able to run more than 5-6 months. Reports similar to this, showing conclusively that so far as boys and girls are concerned, this compulsory education law is one of the best and most far reaching on the statute books.

LITTLE MISS TUDRING DIES.

We note with sorry the death in New Orleans of Little Estelle Tudring, the three-year-old grandchild of Mr. Peter Tudring, of the Hancock County Bank. The child died of diphtheria. Her father, Mr. Peter Tudring, is a well-known merchant in the city. The child was very popular and her death is a great loss to the family.

COAST INSURANCE AGENTS AFFLECTED BY STATE SUIT.

Mississippi insurance agents doing business in the coast cities have been put completely out of business as a result of the suit entered by State Revenue Agent Stokes Robertson, which will be heard in the chancery court of Hinds county on January 3rd. Insurance agents say that it is impossible for them to accept at all until the matter has been properly adjusted and it is likely that the case will remain in the courts for three months. Some statements are circulated that some of the leading fire insurance companies will not re-insure the state again regardless of the outcome of the courts decision. Those policies already written will be continued but all expirations will not be renewed. Those Mississippians engaged in the insurance business will be completely out of business, and it is estimated that loss in revenue will reach \$300,000 a year.

TEXAS WHARF FIRE.

Two lives and approximately four hundred thousand dollars was lost in a wharf fire at Galveston, (Tex.) last night.

IT IS ESTIMATED THAT 10,000,000 FRANCES ALONE WILL BE SPENT IN FRANCE THIS CHRISTMAS FOR WINE AND DANCE.

MENNONITES NOT WANTED.

The American Legion of Mississippi bitterly opposes the migration of 40,000 Mennonites from Manitoba to Southern Mississippi. They claim their citizenship is not desired.

HOW MUCH FENCE TO THE ACRE?

(National Crop Improvement Service.)

If asked, a man would say that no matter what the shape of the acre, the same amount of fencing would be needed, but a moment's reflection will make it clear that the nearer a plot is square, the less fence it will take. For instance, one square acre is 12 rods 10 feet and 9 inches on each side and will require 60 rods and 10 feet of fence. If the acre is 16 rods long and 10 rods wide, it will take 52 rods. If the acre is 8 rods wide and 20 rods long, it will take 56 rods.

In figuring larger tracts, the number of acres does not matter, if you have the dimensions of length and width. It will take one mile of fence to enclose 40 acres, if square, but it only takes two miles to enclose a plot four times as large or 160 acres.

HEADQUARTERS

"FOR GIFTS THAT LAST"

There'll be no difficulty finding something for everyone at

The Bay Jewelry Store

Our Holiday stocks hold gifts that will be highly valued because of their usefulness and appreciated because of their quality.

Do not pass—If you are to find the best time show in the city, come to The Bay Jewelry Store.

THE PROVISIONS OF THE HANCOCK COUNTY CONSTITUTION.

The provisions of the Hancock County Constitution shall consist of seven members, one from each supervisor's beat, and two from the county at large; and members shall be elected on the 1st Monday in January, of each year, and should any vacancies occur during said year, the Board of Directors shall fill same.

Article 1. The Board of Directors shall consist of seven members, one from each supervisor's beat, and two from the county at large; and members shall be elected on the 1st Monday in January, of each year, and should any vacancies occur during said year, the Board of Directors shall fill same.

Complying with the provisions of this article, you are hereby invited to attend a mass meeting to be held at the courthouse, in Bay St. Louis, on Monday, January 2nd, 1921, at 10 o'clock a. m., for the purpose of electing the Board of Directors for the year 1921.

We would like to impress on the people of Hancock County the fact that our fair has done a great deal towards uniting the people in the county, and in advertising our resources to the people throughout the country, and will be one of the great factors in our future development.

To this end, you are expected to do your part in giving your presence and support at this meeting and towards electing a Board of Directors that will make our fair surpass any of previous years.

Trusting that we may be favored with your presence at the appointed time and date, assuring you that we have the confidence of your hearty cooperation in this movement, we are,

Yours very truly,
Hancock County Fair Association,
By T. E. Keller, Secretary.

BETTER SERVICE TO GULF COAST SUGGESTED TO L. & N.

Many patrons of the Louisville and Nashville railroad from Bay St. Louis and other coast points were in the city at the conference at the Board of Trade at New Orleans last Wednesday between officials of the road and patrons of the company.

Faster schedules, electric lighted and screened coaches, more space in the passenger station at New Orleans and a double track were some of the suggestions principally made at the hearing.

FAIR WEATHER PROMISED.

The weather forecast for today (Christmas) promises to be cool and pleasant, and the children may be assured the visit of Santa.

CORN CROP FIGURES.

Mississippi's corn crop for 1920 amounts to 63,850 bushels produced on 3,980,000 acres and on an average of 16 bushels to the acre according to a report just made by the department of Agriculture.

ATTENTION INVITED.

Owing to a greater amount of reading matter and other composition in this week's issue of The Echo, your attention is invited to the proceedings of the Board of Supervisors of Hancock County appearing on page two (inside of this paper). The report is a detailed account of the nature of the plans and specifications required of the contractors securing the contracts for the upkeep of the county roads for the ensuing year.

Your attention is especially invited to the full page advertisement of The Hancock County Bank on front page of this week's Echo. In addition to this method of extending to their many patrons the season's best wishes it is a pleasure to notice the increase in the business of this institution during the year. Their resources have grown to the extent of \$380,000 while their depositary has added many new names. A new feature in the depositing of small amounts has been added for the ensuing year and worthy of consideration.

Mr. Leo W. Seals, the bank's able assistant cashier, has been so ably rendered service to the patrons of this institution and has met with the satisfaction and delight of the public and members of the bank in general.

U. S. SHORTAGE 2,000,000,000.

The Secretary of the Treasury Houston fixes the financial shortage in the United States Treasury at the end of the present year to be over two billion dollars. No bonus for the ex-service man and other appropriations are to be cut to a minimum is the report of the secretary to congress yesterday.

THE ST. LOUIS EXHIBIT.

The St. Louis exhibit, which is the largest and most complete ever shown in this country, is now on display at the St. Louis Hotel. The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

THE ST. LOUIS EXHIBIT.

The St. Louis exhibit, which is the largest and most complete ever shown in this country, is now on display at the St. Louis Hotel. The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

THE ST. LOUIS EXHIBIT.

The St. Louis exhibit, which is the largest and most complete ever shown in this country, is now on display at the St. Louis Hotel. The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

THE ST. LOUIS EXHIBIT.

The St. Louis exhibit, which is the largest and most complete ever shown in this country, is now on display at the St. Louis Hotel. The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.

The exhibit is a masterpiece of art and science, and is a true reflection of the progress of the human race. It is a must-see for all who visit St. Louis.